

WHAT IS CLAIMED IS:

1. In a system having a plurality of end-users that remotely access a network having at least a hub site and a plurality of provider sites, a method for storing and selectively sharing end-user information, comprising:

a) storing, in a profile database associated with the hub site, a user-record corresponding to each end-user; each user-record comprising public information that the end-user submits to the hub site and that the end-user expects will be shared with one or more of the providers without permission of the end-user, private information that the end-user submits to the hub site and that the end-user expects will not be shared with any of the providers without permission of the end-user, and a non-externally identifying symbol associated with the user-record that identifies the end-user on the network;

b) in response to a first request signal containing the non-externally identifying symbol corresponding to the end-user, transmitting the public information associated with the end-user from the hub site to a provider without permission of the end-user; and

c) in response to a second request signal containing the non-externally identifying symbol corresponding to the end-user, transmitting a permission request from the hub site to the end-user and transmitting the private information associated with the end-user from the hub site to the provider only if permission of the end-user is received in response to the permission request.

2. The method of claim 1, wherein each user-record further comprises financial information associated with the end-user, further comprising:

d) in response to a third request signal containing the non-externally identifying symbol corresponding to the end-user, transmitting a second permission request from the hub site to the end user and transmitting the financial information associated with the end-user from the hub site to the provider only upon receipt of authentication information from the provider and if permission of the end-user is received in response to the second permission request.

3. The method of claim 1, wherein each user-record further comprises provider preference information associated with the end-user, further comprising:

d) in response to a fourth request signal containing the non-externally identifying symbol corresponding to the end-user, transmitting a third permission request from the hub site to the end user and transmitting the provider preference information associated with the end-user from the hub site to the provider only if permission of the end-user is received in response to the third permission request.

4. The method of claim 1 wherein only a sponsoring provider that sponsors the end-user on the network has authority to permanently discontinue the end-user's access to the network.

5. A system for storing and selectively sharing end-user information, comprising:

a network having at least a hub site and a plurality of provider sites, wherein a plurality of end-users remotely access the network;

a profile database associated with the hub site, for storing a user-record corresponding to each end-user; each user-record comprising public information that the end-user submits to the hub site and that the end-user expects will be shared with one or more of the providers without permission of the end-user, private information that the end-user submits to the hub site and that the end-user expects will not be shared with any of the providers without permission of the end-user, and a non-externally identifying symbol associated with the user-record that identifies the end-user on the network;

wherein, in response to a first request signal containing the non-externally identifying symbol corresponding to the end-user, transmitting the public information associated with the end-user from the hub site to a provider without permission of the end-user; and

wherein, in response to a second request signal containing the non-externally identifying symbol corresponding to the end-user, transmitting a permission request from the hub site to the end-

user and transmitting the private information associated with the end-user from the hub site to the provider only if permission of the end-user is received in response to the permission request.

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